

Information to identify the case:					
Debtor 1	Robert A. Le Bras			Social Security number or ITIN	xxx-xx-4536
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2				Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA					
Case number: 15-22627-CMB					

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert A. Le Bras

12/21/20

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Robert A. Le Bras
Debtor(s)

Case No. 15-22627-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 21, 2020

User: mgut
Form ID: 3180W

Page 1 of 4
Total Noticed: 64

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2020:

Recip ID	Recipient Name and Address
db	+ Robert A. Le Bras, 576 Orchard Ave, Pittsburgh, PA 15202-3136
14080445	+ Allied Interstate, PO Box 4000, Warrenton, VA 20188-4000
14137453	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14080459	+ First Bankcard, PO Box 2557, Omaha, NE 68103-2557
14080467	++++ INTEGRITY SOLUTION SERVICES INC., 2070 LITTLE HILLS EXPY, SAINT CHARLES MO 63301-3708 address filed with court:, Integrity Solution Services Inc., 20 Corporate Hills Drive, Saint Charles, MO 63301
14113024	+ Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14148024	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741
14080471	+ Nationstar Mortgage, PO Box 619004, Dallas, TX 75261-9004
14080472	Newegg.com Preferred Account, PO Box 51387, Timonium, MD 21094
14080483	+ William T. Molczan, Esq., Weltman, Weinberg & Reis Co. LPA, 2500 Koppers Bldg, 436 7th Ave, Pittsburgh, PA 15219-1842

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 22 2020 06:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 22 2020 05:15:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 22 2020 06:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 22 2020 05:15:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: RECOVERYCORP.COM	Dec 22 2020 06:13:00	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
cr	+ Email/Text: bncmail@w-legal.com	Dec 22 2020 05:16:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14088588	EDI: GMACFS.COM	Dec 22 2020 06:03:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
14080446	+ EDI: GMACFS.COM	Dec 22 2020 06:03:00	Ally Financial, PO Box 380902, Minneapolis, MN 55438-0902

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14080447	+ EDI: RMSC.COM	Dec 22 2020 06:03:00	Amazon, Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
14080448	EDI: BANKAMER.COM	Dec 22 2020 06:03:00	Bank of America, PO Box 982235, El Paso, TX 79998
14080449	+ EDI: CITICORP.COM	Dec 22 2020 06:03:00	Best Buy Credit Services, PO Box 790441, Saint Louis, MO 63179-0441
14137889	Email/PDF: resurgentbknofications@resurgent.com	Dec 22 2020 04:49:59	CACH, LLC, PO BOX 10587, GREENVILLE, SC 29603-0587
14117398	+ Email/Text: bncmail@w-legal.com	Dec 22 2020 05:16:00	CERASTES, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14117396	+ EDI: WFNNB.COM	Dec 22 2020 06:03:00	COMENITY CAPITAL BANK/PAYPAL CREDIT, C/O WEINSTEIN & RILEY, P.S., 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14080450	+ EDI: CAPITALONE.COM	Dec 22 2020 06:03:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
14093364	EDI: CAPITALONE.COM	Dec 22 2020 06:03:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14080451	+ EDI: TSYS2.COM	Dec 22 2020 06:03:00	Card Services, PO Box 13337, Philadelphia, PA 19101-3337
14080452	+ Email/Text: bankruptcy@cavps.com	Dec 22 2020 05:16:00	Cavalry Portfolio Services, 500 Summit Lake Drive, Ste 4A, Valhalla, NY 10595-2323
14109664	+ Email/Text: bankruptcy@cavps.com	Dec 22 2020 05:16:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14080454	EDI: CITICORP.COM	Dec 22 2020 06:03:00	Citi, Box 6062, Sioux Falls, SD 57117
14080455	+ Email/Text: mediamanagers@clientservices.com	Dec 22 2020 05:13:00	Client Services Inc., 3451 Harry S. Truman Blvd, Saint Charles, MO 63301-9816
14080456	+ EDI: WFNNB.COM	Dec 22 2020 06:03:00	Comenity Capital/HSN, PO Box 182120, Columbus, OH 43218-2120
14080457	EDI: DISCOVER.COM	Dec 22 2020 06:03:00	Discover, PO Box 30943, Salt Lake City, UT 84130
14080470	EDI: CITICORP.COM	Dec 22 2020 06:03:00	Macy's, PO Box 8066, Mason, OH 45040
14084046	EDI: DISCOVER.COM	Dec 22 2020 06:03:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14147192	+ Email/Text: kbarkley@bernsteinlaw.com	Dec 22 2020 05:17:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14121053	EDI: ECAST.COM	Dec 22 2020 06:03:00	ECAST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262
14080458	+ EDI: TCISOLUTIONS.COM	Dec 22 2020 06:13:00	Emblem Mastercard, PO Box 89210, Sioux Falls, SD 57109-9210
14080460	+ EDI: AMINFOFP.COM	Dec 22 2020 06:03:00	First Premier Bank, PO Box 5524, Sioux Falls, SD 57117-5524
14080461	Email/Text: GCSBankruptcy@gcserv.com	Dec 22 2020 05:13:00	GC Services Limited Partnership, 6330 Gulfon, Houston, TX 77081
14080462	+ EDI: RMSC.COM	Dec 22 2020 06:03:00	Genpact Services LLC, PO Box 960013, Orlando, FL 32896-0013
14080463	+ EDI: RMSC.COM	Dec 22 2020 06:03:00	Genpact Services LLC, PO Box 960009, Orlando, FL 32896-0009

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14080464	+ EDI: BLUESTEM	Dec 22 2020 06:13:00	Gettington, PO Box 166, Newark, NJ 07101-0166
14080465	+ EDI: RMSC.COM	Dec 22 2020 06:03:00	HHGregg, Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965036, Orlando, FL 32896-5036
14080466	+ EDI: CITICORP.COM	Dec 22 2020 06:03:00	Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328
14080468	+ EDI: IRS.COM	Dec 22 2020 06:03:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
14131338	EDI: JEFFERSONCAP.COM	Dec 22 2020 06:13:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14080453	EDI: JPMORGANCHASE	Dec 22 2020 06:03:00	Chase, PO Box 15298, Wilmington, DE 19850
14080469	+ EDI: RMSC.COM	Dec 22 2020 06:03:00	Lowe's, Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
14122201	EDI: PRA.COM	Dec 22 2020 06:03:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14080473	+ EDI: RMSC.COM	Dec 22 2020 06:03:00	PayPal Credit, PO Box 5138, Timonium, MD 21094-5138
14131362	+ EDI: JEFFERSONCAP.COM	Dec 22 2020 06:13:00	Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
14080474	+ EDI: RMSC.COM	Dec 22 2020 06:03:00	QVC, Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
14136444	EDI: Q3G.COM	Dec 22 2020 06:03:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14102967	EDI: Q3G.COM	Dec 22 2020 06:03:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14086464	EDI: RECOVERYCORP.COM	Dec 22 2020 06:13:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14080479	+ EDI: RMSC.COM	Dec 22 2020 06:03:00	SYNCB/BP, PO Box 965015, Orlando, FL 32896-5015
14952279	+ Email/Text: bncmail@w-legal.com	Dec 22 2020 05:16:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14080475	+ EDI: RMSC.COM	Dec 22 2020 06:03:00	Sam's Club, Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
14080476	+ EDI: CITICORP.COM	Dec 22 2020 06:03:00	Sears, PO Box 6283, Sioux Falls, SD 57117-6283
14080477	+ EDI: CITICORP.COM	Dec 22 2020 06:03:00	Shell, PO Box 6406, Sioux Falls, SD 57117-6406
14080478	+ EDI: CITICORP.COM	Dec 22 2020 06:03:00	Sunoco/Citibank, PO Box 6497, Sioux Falls, SD 57117-6497
14080480	+ EDI: RMSC.COM	Dec 22 2020 06:03:00	Synchrony Bank/ShopHQ, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
14117399	+ Email/Text: bncmail@w-legal.com	Dec 22 2020 05:16:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14080481	+ EDI: WTRRN BANK.COM	Dec 22 2020 06:03:00	Target, PO Box 673, Minneapolis, MN 55440-0673
14080482	+ EDI: RMSC.COM	Dec 22 2020 06:03:00	Wal-Mart, Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 56

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		NATIONSTAR MORTGAGE LLC
14952281	*+	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor NATIONSTAR MORTGAGE LLC bnicholas@kmlawgroup.com
Christopher A. DeNardo	on behalf of Creditor NATIONSTAR MORTGAGE LLC pabk@logs.com logsecf@logs.com
Joseph P. Schalk	on behalf of Creditor NATIONSTAR MORTGAGE LLC jschalk@barley.com sromig@barley.com
Joshua I. Goldman	on behalf of Creditor NATIONSTAR MORTGAGE LLC jgoldman@kmlawgroup.com kevin.shatley@padgettllawgroup.com;angelica.reyes@padgettllawgroup.com
Kevin Scott Frankel	on behalf of Creditor NATIONSTAR MORTGAGE LLC pabk@logs.com
Kristen D. Little	on behalf of Creditor NATIONSTAR MORTGAGE LLC pabk@logs.com klittle@logs.com;logsecf@logs.com
Leslie J. Rase, Esq.	on behalf of Creditor NATIONSTAR MORTGAGE LLC pabk@logs.com
Michael C. Eisen	on behalf of Debtor Robert A. Le Bras attorneyeisen@yahoo.com aarin96@hotmail.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 11